



**DETERMINANTS AFFECTING FINANCIAL LITERACY AMONG  
SELECTED EMPLOYEES IN KOWAMAS BERHAD**

**SITI NOR AMIRAH BINTI MD. NOH  
2016338423**

**BACHELOR OF BUSINESS ADMINISTRATION  
WITH HONOURS (INTERNATIONAL BUSINESS)  
FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
BANDARAYA MELAKA**

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**FACULTY OF BUSINESS MANAGEMENT  
UNIVERSITI TEKNOLOGI MARA  
BANDARAYA MELAKA**

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## **DECLARATION OF ORIGINAL WORK**



### **BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (INTERNATIONAL BUSINESS) FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA “DECLARATION OF ORIGINAL WORK”**

I, SITI NOR AMIRAH BINTI MD. NOH, (I/C Number: 960119-01-6260)

Hereby, declare that:

- This work has not previously been accepted in substance for any degree, locally or overseas, and is not being concurrently submitted for this degree or any other degrees.
- This project-paper is the result of my independent work and investigation, except where otherwise stated.
- All verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged.

Signature:\_\_\_\_\_

Date:\_\_\_\_\_

## **ABSTRACT**

In current world today, more credit is granted to consumer as one of alternative for their purchasing. Therefore, they feel comfortable with their situation and using it without thinking what will happen if they cannot pay for the credit in future. The objective of this paper was to find out about what is the determinate that will affect financial literacy. Determinants affecting financial literacy was purposed based on the previous studies to examine the relationship between financial attitude, financial behaviour and financial knowledge towards financial literacy among selected employees in Kowamas Berhad. Total 101 sample of respondent data has been recorded and being analysis for this study. Data has been analysing by using Statistic Package for Social Science (SPSS). Regression and correlation are use in this study to analyse the relationship between independent variables toward dependent variable. Results indicate that all variables have positive effect towards dependent variables

Keywords: Financial Literacy, Financial Attitude, Financial Behaviour, Financial Knowledge

## TABLE OF CONTENTS

	<b>ABSTRACT</b>	<b>1</b>
<b>CHAPTER 1</b>	<b>INTRODUCTION</b>	
1.0	Background of the Study	<b>2-3</b>
1.1	Problem Statement	<b>4-5</b>
1.2	Research Objectives	<b>6</b>
1.3	Research Questions	<b>6</b>
1.4	Significance of Study	<b>6</b>
1.4.1	Employees in Kowamas Berhad	<b>7</b>
1.4.2	Researcher	<b>7</b>
1.4.3	Future Researcher	<b>7</b>
1.4.4	Education Purpose	<b>7</b>
1.5	Scope of Study	<b>8</b>
1.6	Limitation of study	<b>8-9</b>
1.7	Definition of Terms	<b>10-11</b>
<b>CHAPTER 2</b>	<b>LITERATURE REVIEW</b>	
2.0	Introduction	<b>12</b>
2.1	Dependent Variable	<b>12</b>
2.1.1	Financial Literacy	<b>12-14</b>
2.2	Independent Variable	<b>15</b>
2.2.1	Financial Attitude	<b>15-17</b>
2.2.2	Financial Behaviour	<b>17-21</b>
2.2.3	Financial Knowledge	<b>21-23</b>
2.3	Summary	<b>24</b>